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In reply to Office Action mailed November 18, 2004
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REMARKS

This is in response to the final Office Action mailed on November 18, 2004. Claims 1-42 were pending in the application and rejected. With this Response, none of the claims are amended and the rejections are traversed.

Claims 1, 2, 6-12, 14, 15, 30, 31, 35-39, 41, and 42 were rejected under 35 U.S.C. §102(e) as being anticipated by Wallman. Applicants respectfully traverse this rejection. Specifically, the rejected claims the limitation of "providing to the user over an Internet customized financial coaching tailored to life intentions of the user." This feature is neither shown nor suggested in Wallman. Wallman teaches little more than a simple data collection system where the user inputs specific criteria and the system collects data from a plurality of external sources based on that criteria. The system of Wallman does not show or suggest high level functionality such as the coaching feature. Coaching, in the context of the claims, alerts the customer to issues which need to be addressed, brings decisions which need to be made, signals customers when certain strategic conditions obtain, and the like. These aspects of coaching are set out in the specification and in the related applications incorporated by reference into the present specification. Accordingly, Applicants respectfully submit that the claims are patentably distinguishable from Wallman.

Claims 3 and 32 were rejected under 35 U.S.C. §103(a) as being unpatentable over Wallman in view of Rebane. Applicants respectfully submit that the prior art does not contain a suggestion to combine the references. The system of Wallman, as discussed above is directed to primarily data collection. Rebane teaches a risk assessment system that performs a high level analysis. Wallman teaches a fast and relatively easy to use system for generating investment data. Its functionality would be destroyed or compromised if it was combined with a high level analysis system for what it regards as a minor and relatively insignificant feature as that found in Rebane. The features of Rebane would unnecessarily add a higher level of complexity to what is otherwise a simple working system. Accordingly, Applicants submit that there is no suggestion in the prior art to combine Wallman and Rebane and respectfully request that the rejection of claims 3 and 32 be removed.

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Claims 4, 5, 13, 27, 33, 34 and 40 were rejected under 35 U.S.C. §103(a) as being unpatentable over Wallman. Applicants respectfully submit that the prior art does not suggest as respectfully modifying Wallman to include additional high level analytical features to a simple and complete data collection system. One particular example includes the bull/bear attitude feature. There is no suggestion in the prior art to modify the system of Wallman to include anything more than specific criteria when searching for external data. The bull/bear attitude feature requires high level analysis and the engines of Wallman are not adapted to provide such features. Accordingly, Applicants respectfully submit that the claims be allowable over Wallman.

Claims 16-17, 19-26 and 28-29 were rejected under 35 U.S.C. §103(a) as being unpatentable over Wallman in view of Deep. Neither Wallman nor Deep teach or suggest the computer coaching feature, as described above, which is included in the claims. Because this feature is missing from the references separately, it cannot be found in any proposed combination of the references. Accordingly, Applicants submit that the claims are patentably distinguishable over the combination of Wallman and Deep.

Finally, claim 18 was rejected under 35 U.S.C. §103(a) as being unpatentable over Wallman in view of Deep and in further view of Rebane. Applicants respectfully submit that the prior art lacks suggestion to combine the simple system of Wallman with the live financial server of Deep and the risk assessment tool of Rebane, as proposed in the Office Action. As discussed above, Wallman and Deep do not teach all of the features of the claim. Also the prior art lacks suggestion to combine Rebane because it introduces an unnecessary level of complexity into the system of Wallman. Applicants submit that the claim is patentably distinguishable from the proposed combination of references.

Applicants submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

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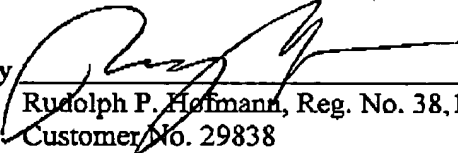
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If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-375602).

Respectfully submitted,

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